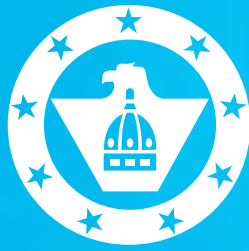


VISA[®] BUSINESS CREDIT CARD

YOUR BUSINESS CREDIT CARD PUTS YOU IN CHARGE



Capitol Federal[®]



Customer Service Center

888-8CAPFED · 888-822-7333

Monday – Friday 7am to 9pm

Saturday 9am to 6pm

Sunday 12 noon to 5pm

CAPFED.COM

For branch locations, visit
CAPFED.COM/LOCATIONS



4181.307 (04/19)

THE CREDIT CARD THAT PUTS YOU IN CHARGE.



The Capitol Federal® Business Visa® credit card gives your company the ability to manage your card portfolio online at both the company and cardholder level.

ONLINE CARD MANAGEMENT 24/7 AT THE COMPANY LEVEL THROUGH eZBUSINESS.

Your Company Administrator will have the ability to:

- View all cardholder balance and credit limits
- View all cardholder transactions and statements
- Schedule cardholder payments
- Make payments online

ONLINE CARD MANAGEMENT 24/7 AT THE CARDHOLDER LEVEL THROUGH eZCARD.

Individual cardholders will have complete access to their account information with the ability to:

- View live card activity
- View their statements
- Set activity and payment alerts

APPLY FOR YOUR CAPITOL FEDERAL® BUSINESS VISA® CREDIT CARD TODAY!



INTEREST RATES AND INTEREST CHARGES:

ANNUAL PERCENTAGES RATE (APR):

Prime Rate plus 5%

Minimum Rate: 8%

Maximum Rate: 18%

This APR will vary with the market based on the Prime Rate.*

HOW TO AVOID PAYING INTEREST ON PURCHASES:

Your due date is at least 25 days after the close of each billing cycle. We do not charge you any interest on purchases if you pay your entire balance before the due date each month.



FEE AND OTHER COST INFORMATION:

SET-UP AND MAINTENANCE FEES

- Annual Fee: \$10 per card (waived on annual card purchases exceeding \$6,000)
- Monthly Fee: none
- Replacement Card Fee: \$10 (additional \$25 fee for express delivery)

TRANSACTION FEES

- Cash Advance/ATM: \$10 per transaction
- International Transaction: 2% of each transaction in U.S. dollars (plus any fees issued by Visa or the Merchandiser)

PENALTY FEES

- Late Payment: \$28
- Over-the-Credit-Limit: \$28 each billing cycle
- Returned Payment (Payment Dishonored): \$15

HOW WILL WE CALCULATE YOUR BALANCE:

We use a method called “average daily balance (including new purchases)”.

*Index: The Index used to determine your variable APRs is the WALL STREET JOURNAL PRIME RATE. As of 04/01/19, the index (Prime Rate) was 5.50%

FOR MORE INFORMATION, CONTACT THE
COMMERCIAL BANKING DEPARTMENT
THEY ARE AVAILABLE MONDAY - FRIDAY